



August 24, 2020

DEBBIE L EDWARDS
2824 WALNUT HILL STREET
PHILADELPHIA PA 19152-1503

Read, sign and return.

Please return the enclosed documents to us by
9/24/2020.

Property Address:
2824 WALNUT HILL ST
PHILADELPHIA, PA 19152-1503

Dear Homeowner:

As previously discussed, the FHA Home Affordable Modification Program (FHA HAMP) consists of two steps:

1. A Trial Period Agreement consisting of scheduled monthly payments; and
2. A Loan Modification Agreement between you and MidFirst Bank.

You are now ready to complete step 2 of FHA HAMP. Enclosed are two (2) copies of the Loan Modification Agreement for your review and signature.

Step 2 is a Loan Modification Agreement that permanently modifies one or more terms of your mortgage loan. The basic terms of your current mortgage loan and the modified terms are as outlined below.

	CURRENT TERMS	MODIFIED TERMS
Principal Balance	\$105,661.74	\$130,538.57
Interest Rate	3.875%	3.625%
Maturity Date	10/1/2046	9/1/2050
	CURRENT PAYMENT	MODIFIED PAYMENT
Principal and Interest Payment	\$514.94	\$595.32
Escrow Payment	\$365.14	\$372.22 ¹
Total Monthly Payment	\$880.08	\$967.54

¹ Subject to change at next Escrow Analysis

To complete the permanent FHA HAMP loan modification, all borrowers must sign the documents according to the instructions on the next page in front of a notary public and return two (2) fully signed copies of the Loan Modification Agreement to Midland at the address listed on the instructions.

By signing the attached documents, you are acknowledging that you have read, understand, and agree to the terms of the Loan Modification, including the terms outlined above. Upon receipt and our acceptance of the fully executed documents, we will waive all outstanding late charges due through the effective date of your FHA HAMP Plan. Please note that you must have made all trial payments on time according to the payment schedule on your Trial Period Plan Agreement and remain eligible for the loan modification. Any amounts paid over the scheduled trial plan payments will be used towards the first Modification payment.

MM Loan Number: XXXXXXXXXX

The signed documents must be returned by 9/24/2020.

Your first payment under the Loan Modification Agreement in the amount of \$967.54 is due on or before 10/1/2020. You may send your first payment with the signed Loan Modification Agreements. Please be aware that failure to timely return all required documents may disqualify you from the program and will prevent your Loan Modification from being approved. In such a case, the collection and/ or foreclosure process may proceed without further notice to you. A loan modification may extend the term of the loan or, in some cases, increase the payment amount. Please read the plan documents carefully, make sure you understand the modified terms, and contact us with any questions.

We report the status of the loan, including the loan modification, to credit reporting bureaus. Mortgage payment assistance plans may affect credit scores. For information about credit scores, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>

Please call 1-800-552-3000 if you have any questions.

Sincerely,

Mortgage Assistance Center

Midland Mortgage - A Division of MidFirst Bank

Notice: If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of the automatic stay, this letter is not an attempt to collect the debt from you personally and is for informational purposes only. If your loan was in default at the time MidFirst Bank obtained it, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt, and any information obtained will be used for that purpose.

Notice to Connecticut and North Carolina Residents: The purpose of this communication is to collect a debt.

Notice to Vermont Residents: This is an attempt to collect a debt and any information obtained will be used for that purpose.

MM Loan Number: [REDACTED]



Read These Instructions Before Signing Your Plan Documents

Helpful tips and reminders:

- ✓ Please follow these directions exactly or your mortgage assistance plan could be delayed!
- ✓ Two sets of the Loan Modification Agreement are enclosed.
Both will be returned to Midland using the mailing information below.
- ✓ USE BLACK INK ONLY, or your plan documents may be delayed or rejected.
- ✓ Do not change the documents in any way. Please call 800-552-3000 with any questions about the documents or the details of your mortgage assistance plan.

Instructions for document signers:

- ☐ Sign all copies of the Loan Modification Agreements in front of a notary.
- ☐ Sign names in black ink on all sets of documents exactly as they appear - don't forget middle initials, middle names, Jr./Sr., etc.
- ☐ Initial each page and sign both sets of documents in all places where names appear.

Instructions for the notary:

- ☐ Use black ink for the notary stamp and signature.
- ☐ Complete the date of acknowledgement.
- ☐ List your notary expiration date.
- ☐ Include your notary stamp and/or seal on the acknowledgement pages.
- ☐ Ensure the notary seal is in a blank space and does not cover text or signatures.

By Overnight Courier (UPS, FedEx, Etc.)

Midland Mortgage - A Division of MidFirst Bank
Attn: MAC
999 N.W. Grand Boulevard, Suite 100
Oklahoma City, OK 73118

By US Mail

Midland Mortgage - A Division of MidFirst Bank
Attn: MAC
P.O. Box 268806
Oklahoma City, OK 73126-8806

When Recorded Mail to:
First American Title
Attn: Loss Mitigation Title Services
PO BOX 27670
Santa Ana, CA 92799
Document Prepared by:
L. Purvey
MidFirst Bank
999 N.W. Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116
1-800-552-3000



Parcel # 571073307
Tax ID# 571073307

Please cross-reference to: Instrument Number: . [REDACTED], PHILADELPHIA County
Pennsylvania.

LOAN MODIFICATION AGREEMENT
FIXED RATE LOAN

This Loan Modification Agreement ("Agreement"), made this August 24, 2020, between **DEBBIE L EDWARDS** ("Borrower"), and MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118 ("Lender") renews, amends, supplements and extends: (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") originated on 12/15/2000, recorded on 12/20/2000, in Instrument Number: . [REDACTED], in PHILADELPHIA County, Pennsylvania and (2) the Promissory Note ("Note") bearing the same date, in the original principal amount of \$114,929.00 and secured by, the Security Instrument and other loan documents typically referred to as "addenda" or "riders" (collectively referred to herein as "Loan Documents"), which are secured by the real and personal property described in the Security Instrument, located at 2824 WALNUT HILL ST, PHILADELPHIA, PA 19152-1503, the real property described being set forth as follows:

Borrower Initial Lines

See Exhibit "A" attached hereto and made a part hereof.

Parcel # 571073307

(Herein defined as "Property").

Capitalized Amount: \$24,876.83

Being the same property conveyed to DEBBIE L. EDWARDS by Deed recorded 12/20/2000 and recorded in Instrument Number: 50188217 in PHILADELPHIA County Pennsylvania.

Borrower is in default or at imminent risk of default under the Loan Documents and desires (i) that the Lender forbear from exercising its rights under the Loan Documents, (ii) to extend or rearrange the time and manner of payment of the Note and other obligations due to Lender under the Loan Documents, and (iii) to extend and carry forward the lien(s) on the Property, whether created by the Security Instrument or otherwise. Lender, the legal holder entitled to enforce the Note and of the lien(s) securing the same, has agreed to Borrower's request to so forbear, to extend or rearrange the time and manner of payment of the Note, and to grant certain other financial accommodations pursuant to the terms of this Agreement.

In consideration of the mutual promises and agreements exchanged, and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which is hereby acknowledged, the parties mutually agree to modify, renew and extend the Note and Security Instrument and any other Loan Documents, as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Acknowledgement of Modified Balance and Expenses:

Borrower acknowledges that as of the date of the first payment due under this Agreement, Borrower owes Lender the unpaid balance of **\$130,538.57** ("Modified Principal Balance") in addition to the other fees, charges and expenses described in the section of the agreement entitled "Acknowledgement of Unpaid Fees and Costs." The Modified Principal Balance includes unpaid principal of **\$105,661.74**, unpaid interest of **\$8,188.80**, escrow advanced of **\$16,828.33**, less **\$140.30** in suspense funds.

Borrower hereby renews, extends and promises to pay the Modified Principal Balance to the order of Lender.

Interest will be charged on the Modified Principal Balance until the full amount of the Modified Principal Balance and the other amounts due hereunder and under the Loan Documents have been paid in accordance with the terms and conditions of the Loan Documents, as modified by this Agreement. All references in the Loan Documents and this Agreement to "Principal" shall be deemed to refer to the Modified Principal Balance.

2. Acknowledgement of Unpaid Fees and Costs:

Borrower agrees to remain responsible for payment of allowable costs and fees now due and owing ("Unpaid Fees and Costs") plus other allowable late charges, costs, fees and expenses incurred after this Agreement becomes effective (the total sum of which is referred to as "Fees and Costs"). Borrower agrees and acknowledges that Borrower received notice of Unpaid Fees and Costs due as of a date certain prior to execution of this Agreement.

Lender has agreed to postpone the collection of any outstanding Fees and Costs that are not paid in advance or that are not included in the Modified Principal Balance. Fees and Costs not included in the Modified Principal Balance remain due and owing as part of the debt secured by the Loan Documents to the extent provided in the Loan Documents and as otherwise permissible under applicable law. The outstanding Fees and Costs remain due and payable to Lender and shall be paid by Borrower, with interest as permitted by the Loan Documents. Furthermore, outstanding Fees and Costs shall be payable to Lender on demand of Lender and shall be secured by the Security Instrument to the extent provided in the Security Instrument and otherwise permissible under applicable laws and requirements.

3. Interest Calculation:

Interest will be calculated at a fixed yearly interest rate of **3.625%**.

4. Payment Amounts, Time of Payments And Maturity Date:

- a. Borrower acknowledges and agrees that Borrower shall, beginning on **10/1/2020** through the Maturity Date, make monthly payments of U.S. **\$595.32** for principal and interest and shall continue to make such payments in accordance with the terms and conditions set forth in the Loan Documents until the Modified Principal Balance is paid in full.
- b. An escrow account has been established under the terms and conditions of the Loan Documents. Borrower will make an escrow payment each month on each payment due date. The escrow payment currently is **\$372.22** per month, which is subject to change depending on the amounts attributable to taxes, insurance and other escrow items. **The present combined Monthly Payment and Escrow Payment will be \$967.54.** The escrow payment will be re-analyzed from time to time in accordance with the terms of the Loan Documents to determine the appropriate escrow payment amount so that taxes, insurance and other escrow items may be paid appropriately. The escrow payment will be combined with the monthly principal and interest payment amount.
- c. The Maturity Date of the Loan is extended to **9/1/2050**. If Borrower still owes amounts to Lender on the Maturity Date, Borrower will pay these amounts in full on the Maturity Date.

Borrower Initial Lines

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5. Acknowledgment of Pre-Existing Conditions to Loan Modification:

The Borrower acknowledges and agrees this Agreement is subject to the following conditions, which must exist at the time this Agreement is executed:

- a. All payments set forth in the Payment Schedule under the Loan Modification Trial Plan Agreement must have been made according to the Payment Schedule;
- b. The Property has no physical conditions that will adversely affect the Borrower's continued use of the Property or interfere with the Borrower's ability to make payments as required under this Agreement; and
- c. The Borrower (one or more) is occupying the Property as the Borrower's primary residence; and
- d. The Lender remains in first lien position and there are no outstanding liens and/or judgments against the Property.

The Borrower acknowledges and agrees that in the event the conditions set forth in this paragraph are not satisfied, this Agreement shall become null and void unless otherwise expressly agreed by Lender in writing. In the event this Agreement becomes null and void as set forth in this paragraph, Borrower acknowledges and agrees all provisions of the Loan Documents shall continue in full force and effect and Lender shall be under no obligation to modify any provision of the Loan Documents under this Agreement.

6. Place of Payment:

Borrower agrees to make payments at the following address or such other place as the Lender may require upon written notice to Borrower:

Midland Mortgage - A Division of MidFirst Bank
Attn: Cashiers
P.O. Box 268888
Oklahoma City, OK 73126-8888

7. Adjustable Rate Loan Provisions in Note:

If the interest rate in the Interest Calculation section of this Agreement is calculated as provided in the Note, any rate and payment adjustment provisions in the Note will apply. If the interest rate in the Interest Calculation section of this Agreement is fixed, any rate and payment adjustment provisions in the Note will not apply.

8. Sale or Transfer of Property by Borrower:

- a. If all or any part of the Property or any interest in it is sold or transferred (or, if Borrower is not a natural person, any beneficial interest in Borrower is sold or transferred) without the Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.
- b. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security

Borrower Initial Lines

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Instrument. If Borrower fails to pay these sums prior to the expiration of the designated period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

9. Compliance with Loan Documents:

Borrower represents that, except for the payments described in this Agreement, Borrower is in full compliance with the covenants in the Loan Documents and that all of the representations and warranties contained in the Loan Documents are true, correct or satisfied as of the effective date of this Agreement.

10. Renewal and Extension:

It is the intention of the parties that all liens and security interests described in the Loan Documents are hereby renewed and extended until the Modified Principal Balance and other obligations to Lender, have been fully paid. Borrower and Lender acknowledge and agree that the extension, amendment, modification or rearrangement effected by this Agreement shall in no manner affect or impair the Note or the liens and security interests securing the Note. The parties mutually agree that the purposes of this Agreement is to extend, modify, amend or rearrange the time and manner of payment of the Loan Documents and the indebtedness evidenced thereby, and to carry forward all liens and security interests (including, if applicable, any and all vendor's liens), which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect to fully secure the payment of the Note.

11. No Waiver of Lender's Rights Regarding Default:

All the rights, remedies, stipulations, and conditions contained in the Loan Documents relating to default in the making of payments under the Loan Documents also shall apply to default in the making of the modified payments hereunder. Nothing contained herein shall be deemed to be a waiver by Lender of any terms or conditions of the Loan Documents as modified by this Agreement. This Agreement shall in no way be deemed to be a waiver of Lender's rights and remedies by reason of any default by Borrower under the Loan Documents as herein modified, including without limitation future payment defaults. Nothing in this Agreement shall constitute an agreement by Lender to any future modification of the Loan Documents and Lender expressly reserves the right to refuse to agree to any future modifications.

12. Bankruptcy:

If, since inception of this loan through date of this Agreement, Borrower has received a discharge in a Chapter 7 bankruptcy and there has been no valid reaffirmation of the underlying debt, the Lender is not attempting to re-establish any personal liability for the underlying debt by entering into this Agreement. The parties acknowledge that Lender retains certain rights, including but not limited to, the right to foreclose its interest in the

Borrower Initial Lines

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property under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its right and pursuing its remedies under the Security Instrument as a result of Borrower's default. The parties agree that if approval of this Agreement by the Bankruptcy Court is required and not received, this Agreement shall be null and void and of no further force or effect.

13. Loan Documents Remain In Full Force and Effect:

The provisions of the Loan Documents, as amended by this Agreement, shall continue in full force and effect, and Borrower acknowledges and reaffirms Borrower's liability to Lender under the Loan Documents, subject to the terms of the Bankruptcy section of this Agreement. In the event of any inconsistency between this Agreement and the terms of the Loan Documents, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a novation, satisfaction or release, in whole or in part, of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents remain unchanged, and Borrower and Lender are bound and must comply with all of the terms and provisions of the Loan Documents, except as amended by this Agreement.

14. Execution of Additional Documentation:

Borrower agrees to make and execute other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement, which if approved and accepted by Lender, shall be incorporated into this Agreement and shall bind and inure to Borrower's heirs, executors, administrators, and assigns.

15. Miscellaneous:

Lender does not, by execution of this Agreement, waive any rights it may have against any person not a party to the Agreement.

- a. If any court of competent jurisdiction shall declare any provision of this Agreement to be invalid, to any extent, the remainder of the Agreement shall not be affected thereby and shall continue in full force and effect to bind the parties.
- b. This Agreement may be executed simultaneously in any number of counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same Agreement.
- c. This Agreement shall be governed by the laws of the State where the Property is located.

16. Effective Date:

This Agreement is effective upon the execution of this Agreement by Lender and Borrower.

Borrower Initial Lines

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IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS LOAN MODIFICATION AGREEMENT, TOGETHER WITH THE LOAN DOCUMENTS AND ANY EXHIBITS AND SCHEDULES THERETO, REPRESENT THE FINAL AGREEMENT BETWEEN THE PARTIES AND CONTROL OVER ALL PRIOR NEGOTIATIONS, AGREEMENTS AND UNDERTAKINGS BETWEEN THE PARTIES WITH RESPECT TO SUCH MATTER. ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN AGREEMENT MAY BE LEGALLY ENFORCED. THIS LOAN MODIFICATION AGREEMENT MAY BE AMENDED OR CHANGED ONLY BY A WRITTEN INSTRUMENT EXECUTED BY THE PARTIES OR THEIR AUTHORIZED ASSIGNEES.

Borrower Initial Lines

DE

*Please add the appropriate number of initial lines for each
signatory over 4

BORROWER

Debbie L Edwards (SEAL)
DEBBIE L EDWARDS

DATE

10/05/20

Acknowledgement

STATE OF Pennsylvania)

) SS:

COUNTY OF PHILADELPHIA)

On the 5 day of OCTOBER, 2020, before me, the undersigned, a notary public in and for said state, personally appeared **DEBBIE L EDWARDS**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument.

In witness whereof, I hereunto set my hand and official seal.

Karen Lichtenhahn
Notary Public

KAREN LICHTENHAHN
Printed name of notary

County of Residence: PHILADELPHIA

Commission Number: 1355811

My Commission Expires: OCTOBER 2 2023

Commonwealth of Pennsylvania - Notary Seal
KAREN LICHTENHAHN, Notary Public
Philadelphia County
My Commission Expires October 2, 2023
Commission Number 1355811

LENDER

MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd.
Oklahoma City, OK 73118

Vice President, MidFirst Bank

Printed Name

Acknowledgement

STATE OF OKLAHOMA)
) SS:
COUNTY OF OKLAHOMA)

On the _____ day of _____, 20____, before me, the undersigned, a notary public in and for said state, personally appeared _____, who acknowledged himself/herself/themselves to be a Vice President of MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118, and who is personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity as Vice President of MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118, and that by his/her/their signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument.

In witness whereof, I hereunto set my hand and official seal.

Notary Public

County of Residence: _____

Printed Name of Notary

My Commission Expires: _____

Exhibit "A"

ALL THAT CERTAIN LOT OR PIECE OF GROUND WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE IN THE 57TH WARD OF THE CITY OF PHILADELPHIA, DESCRIBED ACCORDING TO A SURVEY AND PLAN OF PROPERTY MADE FOR TRANS WORLD ENTERPRISES, INC. BY JOHN J. MCKEOUGH, JR., SURVEYOR AND REGULATOR OF THE 1ST DISTRICT, DATED NOVEMBER 9, 1970, TO WIT:

BEGINNING AT A POINT ON THE WESTERLY SIDE OF WALNUT HILL STREET (50 FEET WIDE) MEASURED NORTHWESTWARDLY ALONG THE SAID WESTERLY SIDE OF WALNUT HILL STREET THE DISTANCE OF 427 FEET 0 7/8 INCHES FROM THE NORTHERLY SIDE OF TAUNTON STREET (50 FEET WIDE);

CONTAINING IN FRONT OR BREADTH NORTH 2 DEGREES 15 MINUTES 13 SECONDS WEST ALONG SAID WALNUT HILL STREET 28 FEET 1 INCH AND EXTENDING OF THAT WIDTH IN LENGTH OR DEPTH SOUTH 25 DEGREES 33 MINUTES 22 SECONDS WEST BETWEEN PARALLEL LINES 190 FEET 2 INCHES. THE SOUTHERLY LINE PASSING THROUGH THE CENTER OF A PARTY WALL BETWEEN THE SAID PREMISES AND THE PREMISES ADJOINING ON THE SOUTH. BEING NO. 2824 WALNUT HILL STREET.

Parcel # 571073307

Tax ID# 571073307



MIDLAND MORTGAGE

A division of MidFirst Bank

CERTIFICATE OF RESIDENCE

MORTGAGE MODIFICATION AGREEMENT
TITLE OF DOCUMENT

BETWEEN:

DEBBIE L EDWARDS
(ASSIGNOR/MORTGAGOR/GRANTOR)

AND

MIDFIRST BANK
(ASSIGNEE/MORTGAGEE/GRANTEE)

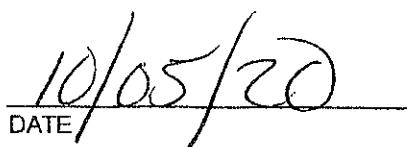
The precise address of the within ASSIGNOR/MORTGAGOR/GRANTOR is:

2824 WALNUT HILL ST PHILADELPHIA, PA 19152-1503

BORROWER

 (SEAL)
DEBBIE L EDWARDS

DATE





NOTICE OF MODIFIED PAYMENT AMOUNT

Loan Number: [REDACTED]

Property Address: 2824 WALNUT HILL ST
PHILADELPHIA, PA 19152-1503

The amount of your monthly payment under the enclosed Loan Modification Agreement is \$967.54. This amount is an increase of more than \$25.00 over your trial period payment amount of \$904.43. We have attempted to contact you by phone to notify you of this increase.

By signing below and by signing the Loan Modification Agreement, you agree to pay the increased monthly payment amount in accordance with the terms of the Loan Modification Agreement.

In addition, please note that your monthly payment amount under the Loan Modification Agreement may increase or decrease over the modified term of your loan to account for changes in the amounts due for your taxes, insurance and other escrow items.

BORROWER

 (SEAL)
DEBBIE L EDWARDS

DATE

10/27/20



CERTIFICATION OF CONDITION

Loan Number: [REDACTED]

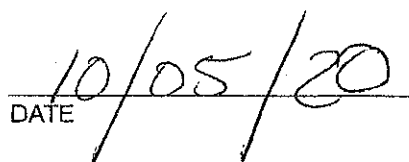
Property Address: 2824 WALNUT HILL ST
PHILADELPHIA, PA 19152-1503

By signing this, I (we) certify that the property located at the address identified above, which is the subject of the loan referenced above, has no physical conditions that will adversely affect the continued use of the property or interfere with my (our) ability to maintain the monthly mortgage payments.

BORROWER

 (SEAL)
DEBBIE L EDWARDS

DATE





August 24, 2020

DEBBIE L EDWARDS
2824 WALNUT HILL ST
PHILADELPHIA, PA 19152-1503

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of Lender, as that term is defined in the Loan Modification Agreement, agreeing to modify the referenced loan ("Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to service the loan according to the terms of any servicing agreement, or otherwise sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs any municipal bond authority, or any other investor.

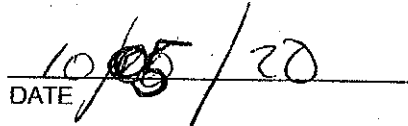
The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

BORROWER

 (SEAL)
DEBBIE L EDWARDS

DATE





August 24, 2020

DEBBIE L EDWARDS
2824 WALNUT HILL ST
PHILADELPHIA, PA 19152-1503

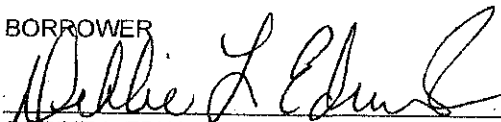
ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of Lender, as that term is defined in the Loan Modification Agreement, agreeing to modify the referenced loan ("Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to service the loan according to the terms of any servicing agreement, or otherwise sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs any municipal bond authority, or any other investor.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

BORROWER

 (SEAL)
DEBBIE L EDWARDS

10/05/20
DATE



NOTICE OF MODIFIED PAYMENT AMOUNT

Loan Number: [REDACTED]


Property Address: 2824 WALNUT HILL ST
PHILADELPHIA, PA 19152-1503

The amount of your monthly payment under the enclosed Loan Modification Agreement is \$967.54. This amount is an increase of more than \$25.00 over your trial period payment amount of \$904.43. We have attempted to contact you by phone to notify you of this increase.

By signing below and by signing the Loan Modification Agreement, you agree to pay the increased monthly payment amount in accordance with the terms of the Loan Modification Agreement.

In addition, please note that your monthly payment amount under the Loan Modification Agreement may increase or decrease over the modified term of your loan to account for changes in the amounts due for your taxes, insurance and other escrow items.

BORROWER

 (SEAL)
DEBBIE L EDWARDS

10/05/20
DATE